

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Danitsa Paulino  
 Debtor

Case No. 20-11531-pmm  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 22

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db +Danitsa Paulino, 2349 S. Filbert Street, Allentown, PA 18103-5935  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14481991 +ADS/COMENITY/Victoria's Secret, PO BOX 182789, Columbus, OH 43218-2789  
 14481992 +Ai Orthodontics, 550 Harrison St, Emmaus, PA 18049-2314  
 14481995 David J. Apotheker, Esq, 520 Fellowship Road, Suite C 306, Mount Laurel, NJ 08054-3410  
 14481996 +Hayt Hayt & Landau LLC, Two Industrial Way West, Eatontown, NJ 07724-2279  
 14481998 +Michael F Ratchford, Esquire, 54 Glenmaura National Blvd, #104, Moosic, PA 18507-2161  
 14481999 +Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1271  
 14508987 +U.S. Bank National Association, et al..., C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jul 11 2020 07:53:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2020 04:20:43 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 11 2020 04:21:09 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14481993 +EDI: CAPITALONE.COM Jul 11 2020 07:53:00 Capital One, PO BOX 30285, Salt Lake City, UT 84130-0285  
 14481994 +E-mail/Text: bankruptcy@cavps.com Jul 11 2020 04:21:05 Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321  
 14481997 EDI: JPMORGANCHASE Jul 11 2020 07:53:00 JPMCB HL, 700 Kansas Lane, Monroe, LA 71203  
 14482000 +EDI: MID8.COM Jul 11 2020 07:53:00 Midland Funding LLC, 2365 Northside Drive, # 300, San Diego, CA 92108-2709  
 14482001 EDI: PRA.COM Jul 11 2020 07:53:00 Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502  
 14482004 +EDI: WFFC.COM Jul 11 2020 07:53:00 Wells Fargo Card Service, Credit Bureau Resolution, PO BOX 14517, Des Moines, IA 50306-3517

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14482002\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502)  
 14482003\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin  
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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2020 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Debtor Danitsa Paulino [claputka@laputkalaw.com](mailto:claputka@laputkalaw.com), [jen@laputkalaw.com](mailto:jen@laputkalaw.com); [milda@laputkalaw.com](mailto:milda@laputkalaw.com); [bkeil@laputkalaw.com](mailto:bkeil@laputkalaw.com)  
LYNN E. FELDMAN trustee [feldman@rcn.com](mailto:feldman@rcn.com), [lfeldman@ecf.axiosfs.com](mailto:lfeldman@ecf.axiosfs.com)  
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholder [bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com)  
United States Trustee [USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Danitsa Paulino**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Debtor 2  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN **xxx-xx-8622**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **20-11531-pmm**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Danitsa Paulino  
aka Ramona Paulino, aka Danitsa Paulino Felix

7/9/20

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**